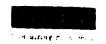
NATIONAL ECONOMIC RESEARCH ASSOCIATES

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TIMOTHY J. TARDIFF

BUSINESS ADDRESS

National Economic Research Associates, Inc. One Main Street Cambridge, Massachusetts 02142 (617) 621-0444

Dr. Tardiff received a B.S. with honors in Mathematics from the California Institute of Technology in Pasadena and a Ph.D. degree in Social Science from the University of California, Irvine, under a National Science Foundation Pre-doctoral Fellowship and an NSF Grant for Improving Dissertation Research in the Social Sciences.

Dr. Tardiff joined the faculties of the Department of Civil Engineering and the Division of Environmental Studies at the University of California, Davis. He taught undergraduate and graduate level courses in transportation and environmental policy analysis. His research included applications of econometric models of consumer choice to transportation planning problems. Dr. Tardiff's research was funded by the National Science Foundation, the Institute of Transportation Studies and the California Department of Transportation.

Prior to joining NERA, Dr. Tardiff's work included transportation, energy, public utility and telephone industry projects for the U.S. Departments of Transportation and Energy, the California Energy Commission, and several telephone and electric utilities.

Since joining NERA, he has evaluated pricing policies for increasingly competitive telecommunications markets, including appropriate mechanisms for pricing access services to competitors; studied actual and potential competition for services provided by telephone operating companies; analyzed the demand and revenue impacts of new telephone rate structures; developed and evaluated damage studies used in major telecommunications antitrust actions; analyzed the market potential for cellular radio; evaluated the investment and marketing programs of telephone companies; and developed a demand model for analyzing the market potential for alternative employee health care plans, including health maintenance organizations.

Dr. Tardiff has published extensively in the transportation literature. He has presented and published papers on the telecommunications industry. These papers address the issues of pricing and costing policies for emerging competition in telecommunications markets; evaluating and forecasting the impacts of telephone rate plans such as local measured service; analyzing the markets for new telecommunications products and services; and local competition and the bypass issue.

EDUCATION

UNIVERSITY OF CALIFORNIA, IRVINE Ph.D., Social Sciences, 1974

CALIFORNIA INSTITUTE OF TECHNOLOGY B.S., Mathematics, 1971

EMPLOYMENT

NATIONAL ECONOMIC RESEARCH ASSOCIATES, INC.

Vice President. Works on cases, mainly legal and regulatory, on issues of pricing policy, assessing demand for new and existing products and services, and economic damages. This work involves studies, often involving econometric demand analysis methods, for telecommunications, utilities and other clients. Specific areas have included: assessment of competition in the telecommunications industry; analysis of alternative approaches for regulating telephone utilities; evaluation of the benefits from telecommunication products and services; analyzing the demand for local services, toll, and carrier access; evaluation of the prudence of telephone company investments; damage studies for telecommunications antitrust cases; evaluation of methods for environmental damage assessment; and analysis of energy conservation /programs.

1984-1992 <u>Senior Consultant</u>

CHARLES RIVER ASSOCIATES, INC.-Boston, Massachusetts

1979-1984 Director of Marketing Research, Managed program to apply econometric customer demand models to marketing research problems in telecommunications, electric utilities, transportation and other industries.

Senior Research Associate, Performed studies on urban transportation, freight transportation, energy and telecommunications issues.

UNIVERSITY OF CALIFORNIA, DAVIS-Davis, California

1974-1979

Assistant Professor. Department of Civil Engineering and Division of
Environmental Studies. Taught undergraduate and graduate course in
transportation and environmental policy and quantitative research methods;
conducted research on passenger transportation demand, (including econometric issues).



FELLOWSHIPS, GRANTS, AWARDS

First Place, Dissertation Contest of the Transportation Science Section of the Operations Research Society of America.

NSF Research Initiation Grant (Engineering Division), 1976-1978.

NSF Grant for Improving Doctoral Dissertation Research in the Social Sciences, 1973-1974.

NSF Predoctoral Fellowship, 1972-1974.

Public Health Service Traineeship, 1971-1972.

AFFILIATIONS

American Economic Association
International Telecommunications Society



TESTIMONY

California Public Utilities Commission, on behalf of Pacific Bell, "Evaluation of MCI's Universal Service Funding Proposal," March 10, 1995.

California's Public Utilities Commission, on behalf of Pacific Bell, "Franchise Services and Universal Service," March 10, 1995 (with Richard D. Emmerson).

Illinois Commerce Commission on behalf of GTE North: surrebuttal testimony on the benefits of intraMSA presubscription, September 30, 1994.

Illinois Commerce Commission on behalf of GTE North: rebuttal testimony on the benefits of intraMSA presubscription, September 16, 1994.

"Economic Evaluation of OIR/OII on Open Access and Network Architecture Development: Reply Comments," prepared for filing with the California Public Utilities Commission on behalf of Pacific Bell, March 31, 1994 (with Richard D. Emmerson).

"Declaration of Timothy J. Tardiff on Pacific Bell's Productivity Under Price Caps," prepared for filing with the Federal Communications Commission, on behalf of Pacific Bell, February 28, 1994.

"Regulation of Mobile and Wireless Telecommunications: Economic Issues," prepared for filing with the California Public Utilities Commission on behalf of Pacific Bell, February 25, 1994

"Economic Evaluation of OIR/OII on Open Access and Network Architecture Development," prepared for filing with the California Public Utilities Commission on behalf of Pacific Bell, February 8, 1994 (with Richard D. Emmerson).

"Access to Intelligent Networks: Economic Issues," prepared for filing with the Federal Communications Commission, on behalf of Pacific Bell, December 1, 1993.

"The Effect of SFAS 106 on Economy-Wide Wage Rates," prepared for filing with the California Public Utilities Commission on behalf of Pacific Bell, October 1, 1993

"Economic Evaluation of the NRF Review: Reply Comments," prepared for filing with the California Public Utility Commission on behalf of Pacific Bell, May 7. 1993. William E. Taylor and Timothy J. Tardiff, Study Directors.



"Performance Under Alternative Forms of Regulation in the U.S.
Telecommunications Industry," prepared for filing with the Canadian Radiotelevision and Telecommunications Commission on behalf of AGT Limited, April
13, 1993. Timothy J. Tardiff and William E. Taylor, Study Directors.

"Pacific Bell's Performance Under the New Regulatory Framework: An Economic Evaluation of the First Three Years," prepared for filing with the California Public Utility Commission on behalf of Pacific Bell, April 8, 1993. William E. Taylor and Timothy J. Tardiff, Study Directors.

"Pricing Interconnection and the Local Exchange Carrier's Competitive Interstate Services," prepared for filing with the Federal Communications Commission, on behalf of Pacific Bell, February 19, 1993.

"The Treatment of FAS 106 Accounting Changes Under Price Cap Regulation: Reply Comments," prepared for filing with the Federal Communications Commission on behalf of Pacific Bell, July 1992. William E. Taylor and Timothy J. Tardiff, Study Directors.

"Costs and Benefits of IntraLATA Presubscription," prepared for filing with the State of New York Public Service Commission on behalf of New York Telephone, May 1, 1992. Timothy J. Tardiff and William E. Taylor, Study Directors.

"The New Regulatory Framework 1990-1992: An Economic Review," prepared for filing with the California Public Utility Commission on behalf of Pacific Bell. May 1, 1992. William E. Taylor and Timothy J. Tardiff, Study Directors.

"The Treatment of FAS 106 Accounting Changes Under Price Cap Regulation," prepared for filing with the Federal Communications Commission on behalf of Pacific Bell, April 15, 1992. William E. Taylor and Timothy J. Tardiff, Study Directors.

"The Treatment of FAS 106 Accounting Changes Under Pacific Bell's Price Regulation Plan," prepared for filing with the California Public Utilities Commission on behalf of Pacific Bell, November 15, 1991. William E. Taylor and Timothy J. Tardiff, Study Directors.

"The Treatment of FAS 106 Accounting Changes Under Pacific Bell's Price Regulation Plan: Economic Analysis of the DRA Supplemental Testimony," prepared for filing with the California Public Utilities Commission on behalf of Pacific Bell, January 21, 1992. William E. Taylor and Timothy J. Tardiff, Study Directors.

California Public Utilities Commission on behalf of Pacific Bell: economic principles for pricing flexibility for Centrex service, Filed November 1990.

Expert Witness on State Transportation Energy Forecasting, California Energy Commission, Sacramento, September 1980.

SELECTED CLIENT REPORTS

Ouantifying the Handicaps of Unequal Access, (Confidential) Prepared for Japan Telecom, January 1994.

Overcoming Unequal Access: The International Experience, with S. Krom, (Confidential) Prepared for Japan Telecom, January 1994.

Market Potential For Cellular Radio And Other Personal Communications Products. (Confidential) Prepared for Pac Tel Corporation, July 1990.

<u>Customer Demand for Local Telephone Services: Models and Applications.</u>
Prepared for South Central Bell Telephone Company, August 1987.

Evaluation Plans for Conservation and Load Management Programs. Prepared for New England Electric System, July 1987.

<u>Telecommunications Competition for Large Business Customers in New York</u> (Confidential). Prepared for NYNEX Corporation, June 1987.

"Estimation of Residential Conservation Service Program Electricity Savings," Prepared for Southern California Edison Company, July 1984.

The Demand for Local Telephone Service Upon the Introduction of Optional Local Measured Service. In part. Final report, prepared for Southern New England Telephone, July 1982.

Transit Strategies to Improve Air Quality in the Philadelphia Region. In part. Final report prepared for the Delaware Valley Regional Planning Commission, April 1982.

Estimation of Energy Impacts of State Transportation Improvement Program Projects. In part. Final report prepared for the California Energy Commission. January 1982.

Consumer Representation for Transportation Energy Conservation. In part. Final report prepared for the U.S. Department of Energy, July 1981.

Indicators of Supply and Demand for Transportation Fuels. In part. Prepared for the California Energy Commission, December 1980.

State of the Art in Research on Consumer Impacts of Fuel Economy Policies:

Recent Findings and Recommendations for Further Research. In part. Prepared for the National Highway Traffic Safety Administration, January 1980.



SELECTED PUBLICATIONS AND PRESENTATIONS

Tardiff, T.J., W.E. Taylor, and C.J. Zarkadas, "Periodic Review of Price Cap Plans: Economic Issues," presented at the Telecommunications Policy Research Conference, Solomons, Maryland, October 2, 1994.

Participant in AGT International Symposium on Local Interconnection Policy, Emerald Lake, British Columbia, Canada, May 27-28, 1994.

Tardiff, T.J., "Effects of Presubscription and Other Attributes on Long-Distance Carrier Choice," Presented at the 1994 National Telecommunications Forecasting Conference, Boston, Massachusetts, May 24, 1994.

Tardiff, T.J., "Access Charges and Toll Prices in the United States: An Economic Evaluation," Presented to representatives of Japanese Long-Distance Companies, New York, New York, May 16, 1994.

Tardiff, T.J. and W.E. Taylor, "Telephone Company Performance Under Alternative Forms of Regulation in the U.S.," presented at the Telecommunications Policy Research Conference, Solomons, Maryland, October 4, 1993.

Tardiff, T.J., "Interconnection and LEC Competitive Services: Pricing and Economic Efficiency," presented at the Telestrategies Conference: The Access Charge Revolution, Washington, D.C. May 18, 1993.

Hausman, J., T. Tardiff, and A. Belinfante, "The Effects of the Breakup of AT&T on Telephone Penetration in the United States," <u>The American Economic Review</u>, Vol. 83, May 1993, pp. 178-184.

Tardiff, T.J., "Assessing the Demand for New Products and Services: Theory and Practice," presented at the NRRI Conference on Telecommunications Demand for New and Existing Services, Denver, Colorado, August 6, 1992.

Tardiff, T.J., "Price and Cost Standards for Increasingly Competitive Telecommunications Services," presented at the Ninth International Conference of the International Telecommunications Society, Sophia Antipolis, France, June 17, 1992.

Tardiff, T.J. "Modeling The Demand For New Products and Services," presented at the NTDS Forum, Santa Fe, New Mexico, September 27, 1991.

Tardiff, T.J. and C. Zarkadas, "Forecasting Tutorial," presented at the National Telecommunications Forecasting Conference, May 29, 1991.



Tardiff, T.J. and W.E. Taylor, "Pricing the Competitive Services of Regulated Utilities," National Economic Research Associates, Working Paper No. 7, May 1991.

Hausman, J.A. and T.J. Tardiff, "Growth in New Product Demand Taking into Account The Effects of Price and Competing Products: Mobile Telecommunications," Presented at the Massachusetts Institute of Technology Telecommunications Business and Economics Program Second Annual Symposium, Cambridge, Massachusetts, November 1990.

Tardiff, T.J., "Structuring Telecommunications in Other Countries: View from the UK, Europe and Canada," Presented at the United State Telephone Association Affiliated Interest Issues Committee 1990 Fall Conference, Traverse City, Michigan, September 1990.

Tardiff, T.J. and M.O Bidwell, Jr., "Evaluating a Public Utility's Investments: Cash Flow vs. Revenue Requirement," <u>Public Utilities Fortnightly</u>, May 10, 1990.

Tardiff, T.J. and C.J. Zarkadas, "Forecasting Demand for New Services: Who, What, and When," Presented at the Bellcore/Bell Canada Demand Analysis Forum, Hilton Head South Carolina, April 1990.

Tardiff, T.J., "Consumer Welfare with Discrete Choice Models: Implications for Flat versus Measured Local Telephone Service," Presented at the Bellcore/Bell Canada Demand Analysis Forum, Hilton Head South Carolina, April 1990.

Tardiff, T.J., Telephone Regulation in California: Towards Incentive Regulation and Competition," Presented to the Bell Canada Economic Council, Hull, Quebec, Canada, February 1990.

Tardiff, T.J., "Measuring Competitiveness in Telecommunications Markets," in National Economic Research Associates, <u>Telecommunications in a Competitive Environment</u>, Proceeding of the Third Biennial Telecommunications Conference. Scottsdale, Arizona, April 1989, pp. 21-34.

Hausman, J.A., T.J. Tardiff, and H. Ware, "Competition in Telecommunications for Large Users in New York," in National Economic Research Associates, Telecommunications in a Competitive Environment. Proceeding of the Third Biennial Telecommunications Conference, Scottsdale, Arizona, April 1989, pp. 1-19.

Peri, L.J. and T.J. Tardiff, "Effects of Local Service Price Structures on Residential Access Demand," Presented at the International Telecommunications Society North American Regional Meeting, Ottawa, Ontario, Canada, June 1989.



Tardiff, T.J. and W.E. Taylor, "Costing Principles for Competitive Assessment," in <u>Telecommunications Costing in a Dynamic Environment</u>, Proceedings of the Bellcore-Bell Canada Conference on Telecommunications Costing, 1989, pp. 497-518.

Tardiff, T.J., "Forecasting the Impact of Competition for Local Telephone Services." Presented at the Bellcore National Forecasting Conference, New Orleans, April 1987.

Tardiff, T.J., "Is Bypass Still a Threat," in National Economic Research Associates, Telecommunications in a Competitive Environment. Proceedings of Conference held in Scottsdale, Arizona, March 1987, pp. 27-41.

Tardiff, T.J., "Benefit Measurement with Customer Choice Models." Presented at the Bellcore Telecommunications Demand Modeling Conferences, New Orleans, October 1985.

Tardiff, T.J., "The Economics of Bypass," Presented at the Bellcore Competitive Analysis and Bypass Tracking Conference. Denver, March 1985.

Tardiff, T.J., "Class of Service Choice Model." Presented at the Telecommunications Marketing Forum. Chicago, September 1984.

Tardiff, T.J., "Demand for New Telecommunications Product and Services." Presented at the Fifth International Conference on Futures Analyses, Forecasting and Planning for Telecommunications. Vancouver, July 1984.

Tardiff, T.J., "Pricing and Marketing in the Competitive Local Access Market." In Present and Future Pricing Issues in Electric, Gas, and Telecommunications Industry. Proceeding of the Ninth Annual Rate Symposium on Problems of Regulated Industries. Columbia: University of Missouri, 1983.

Tardiff, T.J., J. Hausman and A. Baughcum, "The Demand for Optional Local Measured Service." In Adjusting to Regulatory, Pricing and Marketing Realities. Proceedings of the Fourteenth Annual Conference of the Institute of Public Utilities. East Lansing: Michigan State University, 1983.

Tardiff, T.J., W.B. Tye, L. Sherman, M. Kinnucan, and D. Nelson, <u>Application of Disapprepare Travel Demand Models</u>. National Cooperative Highway Research Program Report 253, 1982.

Tardiff, T.J., D. Wyckoff, and B. Johnson, "Shippers' Preferences for Trucking Services: An Application of the Ordered Logit Model." <u>Proceedings of the Transportation Research Forum</u>, Vol. 23, 1982.



Tardiff; T.J., P. M. Allaman, and F. C. Dunbar, New Approaches to Understanding Travel Behavior. National Cooperative Highway Research Program Report 250, 1982.

Tardiff, T.J., E. Ziering, J. Benham and D. Brand, "Energy Impacts of Transportation System Improvements." <u>Transportation Research Record</u> 870: 10-15, 1982.

Tardiff, T.J. and O.S. Scheffler, "Destination Choice Models for Shopping Trips in Small Urban Areas." <u>Proceedings of the Transportation Research Forum</u>, Vol. 22, 1982.

Tardiff, T.J., J.L. Benham and S. Greene, <u>Methods for Analyzing Fuel Supply Limitations on Passenger Travel</u>. National Cooperative Highway Research Program Report 229, 1980.

Tardiff, T.J., "Vehicle Choice Models: Review of Previous Studies and Directions for Further Research." <u>Transportation Research</u> 14A: 327-336, 1980.

Tardiff, T.J., "Specification Analysis for Quantal Choice Models." <u>Transportation Science</u> 13: 179-190.

Tardiff, T.J., "Attitudinal Market Segmentation for Transit Design, Marketing and Policy Analysis." <u>Transportation Research Record</u> 735: 1-7, 1979.

Tardiff, T.J., "Definition of Alternatives and Representation of Dynamic Behavior in Spatial Choice Models." <u>Transportation Research Record</u> 723: 25-30, 1979.

Tardiff, T.J., "Use of Alternative Specific Constants in Choice Modeling." Institute of Transportation Studies, University of California, Berkeley and Irvine, Report No. UCI-ITS-SP-78-6, December 1978.

Tardiff, T.J. and G.J. Fielding, "Relationship Between Social-Psychological Variables and Individual Travel Behavior." <u>Proceedings of the Transportation</u>
Research Forum, Vol. 19, 1978.

Tardiff, T.J., T.N. Lam, and B.F. Odell, "Effects of Employment and Residential Location Choices on Urban Structure: A Dynamic Stochastic Simulation." <u>Transportation Research Record</u> 673: 86-93, 1978.

Tardiff, T.J., "Casual Inferences Involving Transportation Attitudes and Behavior." Transportation Research 11: 397-404, 1977.

Tardiff, T.J., "A Note on Goodness of Fit Statistics for Probit and Logit Models." Transportation 5: 377-388, 1976. Tardiff; T.J., "The Effects of Socioeconomic Status on Transportation Attitudes and Behavior." Ph.D. Dissertation, School of Social Science, University of California, Irvine, 1974.

CERTIFICATE OF SERVICE

I do hereby certify that I have this 27th day of March, 1998, served all parties to this action with a copy of the foregoing COMMENTS by placing a true and correct copy of same in the United States Mail, postage prepaid, addressed to the parties listed below:

Janice Myles*
Common Carrier Bureau
Federal Communications Commission
1919 M Street, Room 544
Washington, D.C. 20554

Denise W. Tuttle

* By Hand Delivery